

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re:

ROBERT OAKLEY
PATRICIA OAKLEY
Debtor(s)

Case No. 15-48841-PJS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Krispen S. Carroll, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/08/2015.
- 2) The plan was confirmed on 11/12/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/26/2016, 03/07/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/06/2018.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,412.00.
- 10) Amount of unsecured claims discharged without payment: \$671,325.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (09/01/2009)

Receipts:

Total paid by or on behalf of the debtor	\$83,726.24
Less amount refunded to debtor	\$9.05

NET RECEIPTS: **\$83,717.19**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$9,141.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,954.33
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$15,096.20**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Secured	21,235.72	21,567.32	21,567.32	21,567.32	0.00
BANK OF AMERICA	Secured	NA	0.00	0.00	46,278.10	0.00
BANK OF AMERICA	Secured	NA	650.00	650.00	650.00	0.00
BUREAUS OF INVESTMENT GROUP	Unsecured	5,231.83	NA	NA	0.00	0.00
CAPITAL ALLIANCE FINANCIAL	Unsecured	2,516.25	2,446.16	2,446.16	3.18	0.00
CAPITAL ONE BANK USA NA	Unsecured	973.98	973.98	973.98	1.27	0.00
CAPITAL ONE BANK USA NA	Unsecured	479.00	531.60	531.60	0.69	0.00
CAPITAL ONE BANK USA NA	Unsecured	1,462.92	1,462.92	1,462.92	1.90	0.00
CAPITAL ONE BANK USA NA	Unsecured	298.00	330.46	330.46	0.43	0.00
CERTEGY PAYMENT RECOVERY SER	Unsecured	1,400.00	NA	NA	0.00	0.00
CONSUMERS ENERGY COMPANY	Unsecured	1,482.22	1,929.19	1,929.19	2.51	0.00
DITECH FINANCIAL LLC	Unsecured	47,686.19	47,686.19	47,686.19	61.99	0.00
DTE ENERGY	Unsecured	310.00	NA	NA	0.00	0.00
FARM BUREAU INSURANCE CO	Unsecured	321.34	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Secured	5,430.39	5,688.97	5,688.97	0.00	0.00
GREEN TREE SERVICING LLC	Unsecured	54,395.52	NA	NA	0.00	0.00
HENRY FORD HEALTH SYSTEM	Unsecured	221.30	NA	NA	0.00	0.00
HENRY FORD HEALTH SYSTEM	Unsecured	1,051.31	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	493,580.48	493,580.48	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	58,698.77	58,698.77	0.00	0.00
LVNV FUNDING LLC	Unsecured	5,913.00	5,913.92	5,913.92	7.69	0.00
LVNV FUNDING LLC	Unsecured	353.00	414.13	414.13	0.54	0.00
LVNV FUNDING LLC	Unsecured	950.00	1,003.97	1,003.97	1.31	0.00
MERRICK BANK	Unsecured	1,158.12	1,129.97	1,129.97	1.47	0.00
MICHIGAN STATE HSNG DVP AUTHO	Unsecured	18,261.88	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,273.00	1,230.81	1,230.81	1.60	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	237.00	235.87	235.87	0.31	0.00
STATE OF MICHIGAN CD	Unsecured	30,000.00	30,808.73	30,808.73	40.05	0.00
TD BANK USA NA	Unsecured	465.00	488.20	488.20	0.63	0.00
U OF M HEALTH SYSTEM	Unsecured	91.06	NA	NA	0.00	0.00

UST Form 101-13-FR-S (09/01/2009)

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$46,278.10	\$0.00
Mortgage Arrearage	\$21,567.32	\$21,567.32	\$0.00
Debt Secured by Vehicle	\$5,688.97	\$0.00	\$0.00
All Other Secured	\$650.00	\$650.00	\$0.00
TOTAL SECURED:	\$27,906.29	\$68,495.42	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$58,698.77	\$0.00	\$0.00
TOTAL PRIORITY:	\$58,698.77	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$590,166.58	\$125.57	\$0.00

Disbursements:		
Expenses of Administration	<u>\$15,096.20</u>	
Disbursements to Creditors	<u>\$68,620.99</u>	
TOTAL DISBURSEMENTS :		<u>\$83,717.19</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/25/2019

By: /s/ Krispen S. Carroll

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (09/01/2009)